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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Takatsu

Group Art Unit: 2161

Serial No.: 09/982,644

Examiner:

Filed: 10/18/01

Paper No.

For: Electronic Account Settlement Apparatus Electronic Settlement Method...

Attorney Docket No.: 65316-0007

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Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT
(STATEMENT FILED WITHIN THREE MONTHS OF APPLICATION FILING
DATE OR BEFORE THE FIRST ACTION ON THE MERITS)
37 CFR §1.97 (b)(1) and (b)(3)

CERTIFICATE OF MAILING/TRANSMISSION (37 CFR 1.8(a))	
I hereby certify that this correspondence is, on the date shown below, being:	
<input checked="" type="checkbox"/> deposited with the United States Postal Service	<input type="checkbox"/> transmitted by facsimile to the Patent and Trademark Office.
with sufficient postage as first class mail, in an envelope	to Examiner _____ at _____
addressed to the Commissioner of Patents, Washington, DC 20231	
Date: <u>2/6/03</u>	Signature: <u>Joyce Krumpe</u> <u>Joyce Krumpe</u>

Dear Sir:

Applicants submit this Statement in accordance with their duty of disclosure under 37 CFR 1.56 and 1.97-1.98. This Statement is filed in accordance with 37 CFR 1.97(b)(1) and (b)(3), within three months of the filing date of the application or before the mailing date of a first Office Action on the merits, whichever occurs last.

The references listed on the attached form PTO-1449 were made of record in a corresponding application in Europe. A copy of the European search report is submitted herewith.

Because all of the references listed on the attached form PTO-1449 are in English, under 37 CFR 1.98(a)(3), no commentary is required.

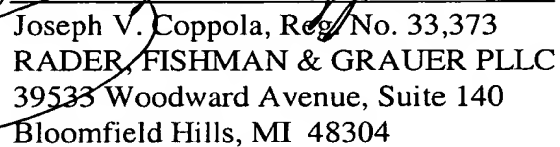
A copy of each reference, together with a listing on form PTO-1449, is submitted herewith. Applicants respectfully solicit the Examiner's consideration of the cited references and entry thereof into the official record of this application.

Respectfully submitted,

Dated:

January 5, 2003

By


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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
65316-0007SERIAL NO.
09/982,644Information Disclosure
Statement by ApplicantAPPLICANT
TakatsuFILING DATE
10/8/01

GROUP

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS

Exmr Initial	Document Number	Date	Name	Class	Sub Class	Filing Date

FOREIGN PATENT DOCUMENTS

Exmr Initial	Document Number	Date	Country	Class	Sub Class	Translation YES NO

OTHER DOCUMENTS

(Including Author, Title, Date, Pertinent Pages, Etc.)

		European Search Report for Appln EP01124299
		<u>Optimistic Protocols for Fair Exchange</u> , IBM Research Report TZ 2858 (#90806) 09/02/96
		<u>Transaction Protection for Information Buyers and Sellers</u> , DAGS95: Electronic Publishing and the Information Superhighway, May 30-June 2, 1995, Boston, MA
		<u>A Mechanism for Establishing Policies for Electronic Commerce</u> , Department of Computer Science Rutgers University, New Brunswick
		<u>A Scheme for Analyzing Electronic Electronic Payment Systems</u> , Lucas de Carvalho Ferreira, IC/Unicamp and DEX/UFLA, DEX Campus da UFLA, 37200-000 Lavras MG Brasil.

Examiner

Date Considered

Examiner: Initial if citation considered, whether or not citation is in conformance with APEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.